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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Michael Picciallo et al.**Application No.: **09/478,051**Examiner: **Campen, Kelly**Filed: **January 15, 2000**Group Art Unit: **3624**For: **ALLOWANCE CARD OR ACCOUNT**Attorney Docket No. **P22,425-B USA**CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 at (703) 872-9306 on July 1, 2005.

7/1/05

Date

Nazla Zamir  
Nazla Zamir

Mail Stop Amendment  
Commissioner for Patent  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

It is respectfully requested that the documents listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application. A copy of each non-patent document is transmitted herewith. Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

This Information Disclosure Statement is submitted after the mailing of the first Office Action but before a Final Rejection or Notice of Allowance. Transmitted herewith is PTO Form 2038 in the amount of \$180.00 to cover the fee required for consideration. Pursuant to 37 C.F.R. §1.97(c) consideration of the submitted documents is hereby requested.

Applicant(s): Michael J. Picciallo et al.  
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Docket No. P22,425-B USA

Kindly have the enclosed documents made a part of applicants' file.

Respectfully submitted,

Dated: July 1, 2005



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**INFORMATION DISCLOSURE CITATION**  
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Docket Number (Optional)

P22,425-B USA

Application Number

09/478,051

Applicant(s)

Michael J. Picciallo

Filing Date

1/15/2000

Group Art Unit

3624

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A	5,465,206	11-1995	Hilt et al.	705	40	11-1-93
	B	5,870,723	02-1999	Pare et al.	705	39	8-29-96
	C	6,032,133	02-2000	Hilt et al.	705	40	11-1-93
	D	5,845,260	12-1998	Nakamo et al.	705	26	1-24-96
	E	6,345,263	02-2002	Matsumoto et al.	705	41	6-10-97
	F	5,864,830	01-1999	Armetta et al.	705	41	2-13-97
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	J	5,485,518	01-1996	Hunter et al.	380	20	9-30-93
	K	4,885,685-A	12-1989	Wolfberg et al.	364	401	9-18-1987

**FOREIGN PATENT DOCUMENTS**

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
L	EP 0 725 376 A2	08-1996	European Patent	G07F	19/00		

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

M	STUDENTS MUST HEED THE PERILS OF PLASTIC; [FINAL/ALL Edition] BILL LUBINGER. The Plain Dealer, Cleveland, Ohio: Jul 15, 1995. pg 3.E
N	Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts; [Valley Edition] BARBARA BRONSON GRAY. Los Angeles Times (pre-1997 Fulltext). Los Angeles, Calif.: Feb 12, 1993. pg.25

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1/15/2000

GROUP

3624

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
O		5,826,243-A	10-1998	Musmanno et al.	705	35	1-3-1994
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**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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